

Information to identify the case:

Debtor 1	<u>Virginia E Santos</u>	Social Security number or ITIN	xxx-xx-9933
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	14-28424-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Virginia E Santos

7/2/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Virginia E Santos
 Debtor

Case No. 14-28424-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jul 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2019.

db
 515035985 #+Virginia E Santos, 23 Pershing Ave, Cranford, NJ 07016-3344
 515035986 +Client Services, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816
 515035986 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)
 515035989 +Lyons Doughty Veldhuis, 130 Gaither Dr, Suite 100, Mount Laurel, NJ 08054-1715
 515035991 National Collegiate Trust, 120 N 7th St, Harrisburg, PA 17102
 515035992 +Ncb Management, 1 Allied Dr, #DT, Trevoise, PA 19053-6945
 515035993 +Northstar Location, 4285 Genesee St, Cheektowaga, NY 14225-1943
 515101968 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 515056670 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 515263199 +PNC Bank, National Association, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 515035994 +Pnc Bank, Po Box 856177, Louisville, KY 40285-6177
 515035995 +Pnc Mortgage, 3232 Newmark Dr, Miamisburg, OH 45342-5433
 515035996 +Richard C. Genabith, Po Box 317, Berkeley Heights, NJ 07922-0317
 515228922 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 515035997 +State Of New Jersey, Department Of Treasury Taxation Division, Po Box 1018,
 Moorestown, NJ 08057-0018
 515050967 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515035999 +United Collections Bureau, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2019 01:14:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 03 2019 01:14:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515035980 +EDI: AMEREXPR.COM Jul 03 2019 04:18:00 American Express, Po Box 981537,
 El Paso, TX 79998-1537
 515245332 EDI: BECKLEE.COM Jul 03 2019 04:18:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515051938 EDI: AIS.COM Jul 03 2019 04:23:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 515035981 EDI: BANKAMER.COM Jul 03 2019 04:18:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 515035982 +E-mail/Text: bankruptcy@cavps.com Jul 03 2019 01:15:19 Calvary Portfolio,
 500 Summit Lake Dr, Suite 4a, Valhalla, NY 10595-2323
 515035983 +EDI: CAPITALONE.COM Jul 03 2019 04:18:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 515240632 EDI: CAPITALONE.COM Jul 03 2019 04:18:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515043988 +E-mail/Text: bankruptcy@cavps.com Jul 03 2019 01:15:19 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515035984 +EDI: CHASE.COM Jul 03 2019 04:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 515035987 +EDI: RMSC.COM Jul 03 2019 04:18:00 Geerb, Po Box 965001, Orlando, FL 32896-5001
 515035988 +EDI: LTDFINANCIAL.COM Jul 03 2019 04:18:00 Ltd Financial,
 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
 515035990 +EDI: MID8.COM Jul 03 2019 04:18:00 Midland Funding, 8875 Aero Dr, Suite 200,
 San Diego, CA 92123-2255
 516183608 +EDI: Q3G.COM Jul 03 2019 04:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
 MOMA Funding LLC 98083-0788
 516183607 EDI: Q3G.COM Jul 03 2019 04:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 515035998 +EDI: WTRRN BANK.COM Jul 03 2019 04:18:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jul 02, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:

Benjamin Jamie Ginter on behalf of Debtor Virginia E Santos gintr316@aol.com
Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 4